

# **\*\*SNOWFLAKE MILLS FEDERAL CREDIT UNION\*\***

## **\*SECURED & AUTO LOAN RATES**

			AS LOW AS:
NEW & USED VEHICLES 7 yrs or newer -TERM DEPENDS ON MILEAGE & VALUE			
*****SPECIAL***** (Thru 03/31/13)	UP TO 48 MOS		2.99%
(OVER \$40,000 - 10% DOWN REQUIRED)	UP TO 60 MOS		3.50%
	72 MOS		4.50%
USED VEHICLES - 8YRS AND OLDER OR 100,000 MILES	36 MOS		5.50%
RV, BOAT - Max \$25,000 for 5 yrs (60 mos)* eff 3-25-2011			7.90%
SHARED SECURED			3.00%
SECURED			7.90%
MFG HOME *NO LAND \$50,000 FOR 10 YRS			9.90%
MOTOR HOME - Up to \$100,000 for 15 yrs			7.90%

## **PERSONAL LOAN RATES**

		AS LOW AS:
12 MONTHS OR LESS		7.90%
13 TO 24 MONTHS		8.90%
25 TO 30 MONTH		9.90%
CREDIT LINES		9.90%
90 DAY NOTES		15.90%
VISA CREDIT CARDS		7.90%
QUICK CASH LOANS - 4 MONTH TERM (DIRECT DEPOSIT REQUIRED)		18.00%
MIN SIX MONTH EMPLOYMENT, MIN AMT \$250.00, MAX AMT \$500.00) APP FEE: \$20.00		

## **\*MORTGAGES (DOLLAR AMOUNTS ARE LIMITS)**

		AS LOW AS:
FIRST: Site Built Homes & MH (less than 10 Yrs old) with Land	--- 15YRS ~ \$200,000	3.49%
Up to 80% of appraised value	20 YRS ~ \$200,000	3.59%
	25 YRS ~ \$200,000	3.79%
FIRST: MFG HOMES ( 10 Yrs old and older) attached to Land	15 YRS ~ \$200,000	5.90%
Up to 70% of appraised value		
2 <sup>ND</sup> /HOME IMPROVEMENT 10 YRS ~ \$15,000		10.90%
LAND 10 YRS ~ \$35,000		8.90%
CONSTRUCTION LOAN ~ \$125,000	2 Yr Term	15.90%

**\*\*RATES DEPEND ON MEMBERS CREDIT HISTORY. ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE. EFFECTIVE FEBRUARY 2013**  
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## **4th QUARTER DIVIDENDS**

ACCOUNT BALANCE	DIVIDEND RATE	APY
0.01 ~ 20,000	.25%	.25%
20,000.01 ~ MAXIMUM	.50%	.50%
IRA'S - NEW	.50%	.50%
IRA'S	.75%	.76%
CHECKING	.10%	.10%

**\*ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE. \*\*EFFECTIVE AS OF September 2011**  
**\*CONTACT A CREDIT UNION REPRESENTATIVE FOR INFORMATION ON**  
**FEES & CHARGES \*DIVIDENDS ON ALL SHARE ACCOUNTS ARE FORFEITED IF ACCOUNT IS CLOSED BEFORE END OF THE QUARTER**